

## "FURNITURE CLUBS" TO BE BROKEN UP

Five Men Are Arrested on  
Charge of Violating Lot-  
tery Law.

### POOR WOMEN VICTIMS

In the arrest of six men who are held for examination before Magistrate Barlow for an alleged violation of the lottery law in connection with "furniture clubs," Assistant District Attorney Colton is of the opinion that this petty swindle on housewives has been broken up. More than 200 complaints have come in to Mr. Colton, and with his assistants, Messrs. Heilborn and Loeving, the arrests were brought about. The hearings have been set for November 10.

The swindle, which appeals usually to women of the poorer sections of the city, is called a "club," and members to the number of seventy are induced to pay 25 cents a week for not longer than seventy weeks, and a drawing is promised for each week, the winner to get an article of furniture. The officers of the Grand Rapids Distributing Company of 120 West Eighth street and of the Empire Home Furnishing Company of 241 West Twenty-third street are under arrest.

Mr. Colton, speaking of the method employed by one of the companies, said: "A solicitor is sent into the poorer sections of the city to induce women to join the club. This club, he says, will not embrace more than seventy persons, and one member of the club is selected each week to receive an article of furniture of the value of \$17.50."

"The agent picks out three or four influential women of the neighborhood and gives them valuable pieces of furniture on the payment of 25 or 50 cents. Their names are then used to induce other membership. After making their full payments the victims join the companies and are offered some articles of furniture of insignificant value."

The men under arrest are Samuel A. Lobel, Abraham Cohen and Jacob Horwitz, who are connected with the Grand Rapids concern, and Frederick Miller, Joseph F. Bloom and Alfred Benedict of the Empire company.

The books of the corporation seized by Detectives Thomas and Trevelyan of the District Attorney's office show that the receipts of one of the companies averaged \$400 a day.

## TAFT HAPPIER NOW THAN AS PRESIDENT

He Tells Newspaper Men That  
He Delights in His  
Obscurity.

WASHINGTON, Oct. 18.—Ex-President Taft called at the National Press Club this afternoon and made a characteristically happy speech. Two hundred or more members attended the informal reception arranged in his honor. Mr. Taft wore the broad smile for which he is famous and looked in fine health, though about fifty pounds lighter than when he occupied the White House.

Mr. Taft confided to the newspaper men that the time that had elapsed since he left the White House had been about the happiest of his life. As an outsider looking in he derived much satisfaction from contemplating the exploits of the men who are now on the political stage.

He intimated that probably some people now prominent in the public eye realize better than ever before what it means to be entrusted with the power of carrying out promises made to the people.

It was Mr. Taft's first visit to the new quarters of the club since he left the White House. He said that he was glad to see the new quarters and that he was glad to see the new quarters.

"You," said Mr. Taft, addressing the newspaper men, "and the Washington Monument are about the only things that I now recognize in this beautiful city."

"There have been a good many changes around here since I left a few years ago," he added with a laugh. "It is pleasant, after one has settled down to a quiet, modest, silent life, to come to this vortex of politics and find, whether it be one administration or another, human nature in politics is very much the same."

Mr. Taft added that since he had been "ejected" and forced into the apple tree of observation, he had learned many things.

"I learned a great many things," he continued. "I learned that men are not fair, I think. I learned to size them up. All men have something good in them. It took me some time to reach this conclusion."

"The newspaper man is constantly discounting for the future," he said. "The thing must be dealt with for the first edition, and no matter how important the conclusion if it can't be rendered to-morrow morning it cannot be of any account."

"The influence of the newspaper on persons and public questions is a delightful study. The conspiracies that are entered into of a worldwide character to keep people off the front page and delegate them back to the eighth page presents a tragedy that is most interesting to a man who has no place in any paper."

At this delicious reference to Col. Roosevelt's present eclipse and to Mr. Taft's own obscurity the crowd roared.

**GO TO CHURCH DAY FILLS PEWS.**  
About Two Million Worshipers at Services Here.

New York churches were crowded yesterday. It was "Go to Church Sunday." The Rev. Dr. S. Edward Young, pastor of the Bedford Presbyterian Church, Brooklyn, and secretary of the "Go to Church Sunday" committee, announced last night that reports from twenty representative churches of ten denominations in Manhattan, Brooklyn, The Bronx, Queens and Richmond indicated that the average attendance was about one-third larger than usual.

"It is probable that 2,000,000 persons went to church yesterday and to-day," said Dr. Young. "Only one instance where systematic efforts were made was the attendance reported on the decline."

Dr. Young said that detracting influences were the war, the political campaign, the observance of peace Sunday two weeks ago, automobile and attractive weather for a day's outing.

Other ministers reported yesterday that they believed the attendance at their churches since the war began had been the largest in years.

At the Fifth Avenue Presbyterian Church yesterday there were 2,200 at the morning service. St. Thomas's and St. Bartholomew's Episcopal churches were filled, as were the West End Collegiate Reformed Church, the First Baptist and St. Andrew's Methodist Church on the West Side. At All Angels, in West End avenue, late comers crowded the aisles while the church waited for them.

St. Nicholas Church, the Brick Presbyterian, the Broadway Tabernacle, the Harlem churches, the West End and North Presbyterian churches, had similar crowds. Grace Church, Broadway and Tenth street, had not a vacant seat morning or evening, and automobiles of worshippers filled Broadway and the side streets.

## Bankers Called On to Save U.S. Trade in Latin America

Industries Will Be Seriously Injured if Commercial Credit  
Restrictions Are Not Remedied, Says  
Redfield's Committee.

### EXPORTS HINDERED BY DEPENDENCE ON LONDON

WASHINGTON, Oct. 18.—That the industries of the United States will be seriously injured by loss of Latin American trade if the restriction of commercial credits is not remedied and that it is to be hoped banks will extend accommodations at least sufficient to assure maintenance of existing trade are among the conclusions of the Latin American Trade Committee appointed by Secretary of Commerce Redfield.

How far dependence upon London banking and the turning of the water-republics to the United States for funds to carry on industrial development are set forth in the committee's report, which was issued today. The committee is headed by James A. Farrell, chairman of the National Foreign Trade Council, and consists of the following representatives of manufacturing, commercial, transportation and financial elements engaged in or affected by foreign trade:

John Barrett, Director-General Pan-American Union, Washington; William Bayne, president New York Coffee Exchange; W. B. Campbell, president Perkins-Campbell Company, Cincinnati; Robert Dollar, president Robert Dollar Company, San Francisco; James A. Farrell, New York, chairman National Foreign Trade Council; William A. Gaston, president National Shawmut Bank, Boston; J. P. Grace, president W. R. Grace & Co., New York; Fairbank Harrison, president Southern Railway Company, Washington; Alva B. Johnson, president Baldwin Locomotive Works, Philadelphia; C. J. Owens, managing director Southern Commercial Congress, Washington; Lewis W. Parker, president Parker Cotton Mills, Greenville, S. C.; William E. Peck, president William E. Peck & Co., New York; William Schall, Muller, Schall & Co., New York; W. D. Simmons, president Simmons Hardware Company, St. Louis; Willard Straight, with J. P. Morgan & Co., New York; E. P. Thomas, president United States Steel Products Company, New York; J. H. Waddell, Hard & Rand, New York; Daniel Warren, American Trading Company, New York; Harry A. Wheeler, vice-president Union Trust Company, Chicago.

### Exports Fell Off Before War.

Even before the war the committee found that the United States exports fell off on account of the financial stringency in South America. Of present conditions the report says:

"Since August 1 of this year the countries in South America whose currency is not already on a gold basis have experienced a serious depreciation of their paper money. The export of copper, tin, nitrate, coffee and other products has been curtailed because of loss of the normal European markets. Bank holidays and moratoria were declared at the outbreak of hostilities and were extended in certain countries from sixty to ninety days. The effect has been damaging to American exporters, as under the circumstances drafts due in August will not be liquidated until November or December. This means a large accumulation of draft indebtedness never contemplated by the shipper. Specie payments were suspended."

From the standpoint of "the mutual interest of the Latin American republics and ourselves" the report analyzes present problems as follows:

"The United States is confronted by the necessity of holding its normal export trade with Latin America and by the possibility of increasing that trade by filling Latin American needs for merchandise hitherto purchased in Europe, which Europe cannot now supply."

"The solution of those problems depends upon production, transportation (shipping and insurance) and financing of production, of transportation and of settlement."

**Unfilled Vessels Sail.**  
At present steamships are available and sailing regularly from this country to the principal ports of Latin America and from those ports to the United States. Many of these vessels are unable to obtain full cargoes. Although only a limited number are under the United States flag the above will clearly indicate to exporters, importers and manufacturers that they need not hold back from entering the field on this account."

The committee found that in contrast to the well balanced commerce of England and Germany the Latin American trade of the United States showed in the fiscal year of 1914 a balance of \$187,912,514 against this country.

"Our exports to and imports from Latin America are shipped direct," says the committee, "but almost exclusively in South American and largely in Central American ports."

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entry into the Latin American field should be careful to avail themselves of the easily accessible information concerning these markets. The cost of maintaining individual representatives would probably be too great for any one of them to bear themselves. It is therefore suggested that associations be formed and that one or more representatives be sent to South America to look after the interests of such associations.

"It has been suggested that American manufacturers should combine to send to South America trade exhibits, showing articles they have for sale. Your committee, however, is not inclined to feel that such measures would be productive of any permanent results. It is suggested instead that manufacturers and dealers establish connections with export houses already doing business and maintaining large branch offices in the principal South American cities and join in establishing what might be called an 'American store' in certain of the most important cities."

"Merchants and manufacturers should not attempt to install their own establishments in Latin America unless they are prepared to meet initial losses and disappointments before realizing even moderate profits."

"Your committee begs to state its belief that the present disorganization of the trade of the United States with Latin America may best be remedied and placed on a permanently satisfactory basis by:—  
"First—The establishment of a dollar exchange, through the ultimate creation of a discount market, and pending the establishment of a discount market by the extension of adequate accommodation by banking institutions, and the establishment of reciprocal balances in the United States and in Latin America for financing Latin American trade."

"Second—Perfection of our selling machinery by furnishing additional support to commission houses familiar with Latin American business, by forming associations of merchants and manufacturers to be jointly represented in Latin America and by obtaining information as to the possibilities of developing retail stores in large Latin American cities."

### DR. T. B. WHITMORE IN JAIL.

In Charged With Obtaining Money  
Under False Pretences.

LAKEWOOD, N. J., Oct. 18.—Dr. Thomas B. Whitmore, who was at one time connected with the Carnegie Trust Company and who lived at 225 West Eighty-third street, New York, is in the Ocean county jail at Toms River, charged with having obtained money under false pretences. He was indicted by the Superior Grand Jury and arrested in New York city several days ago. Whitmore was at one time vice-president and resident manager of the First National Bank here.

The complaint against Whitmore is Harry T. Hegeman, editor of the Lakewood Citizen, who charges that on July 23, 1913, he loaned Whitmore \$2,000 on a note on Whitmore's assurance that he owned stock worth \$10,000, and that he represented a wealthy man of New York. Hegeman states that when the note came due Whitmore failed to meet it, and that when he tried to locate Whitmore it was only a short time ago that he succeeded in finding him.

## FLAGG TRIAL TO-DAY AFTER THREE YEARS

Nine Accused in Alleged Stock  
Fraud—Fight on Indictment.

After three years of delay due to legal technicalities Jared Flagg and his eight associates in an alleged scheme to use the mails in the promotion of a fraudulent margin brokerage business will go on trial before Judge Rudkin in the United States District Court at 10:30 o'clock this morning.

Flagg through his counsel, Robert C. Beatty, will make one more effort to have the indictment against him quashed. This time his motion will be of a sensational nature, embodying the charge that one of the members of the Grand Jury which indicted Flagg and his associates was a professional juror.

Among Flagg's codefendants arrested when the Flagg offices on West Fortieth street were raided are Daniel N. Morgan, of Bridgeport, Conn., ex-treasurer of the United States, and F. Tennyson Neely, the publisher.

**Beecher Statue Unveiled.**  
The bronze statue of Henry Ward Beecher, pastor of the buckle memorial in Hicks street, Brooklyn, was unveiled yesterday after the morning service in the Plymouth Church by two great grandchildren of Mr. Beecher.



In the Studebaker show window on Broadway at 59th Street there is a big satin-smooth Studebaker Car in a crimson velvet jewel box. It is a Gem—just the car for you. Have you seen it?

Studebaker SIX . . . . \$1450  
With 5-Passenger Body . . 1385  
Studebaker FOUR . . . . 985  
Roadster . . . . . 985

The world's most complete automobile factory made these low prices possible

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